

Information to identify the case:

Debtor 1	<u>Alejandro Acevedo</u>	Social Security number or ITIN	xxx-xx-5879
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-28360-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alejandro Acevedo

12/8/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alejandro Acevedo
 Debtor

Case No. 17-28360-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 41

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db
 517058958 +Alejandro Acevedo, 401 W Price Street, 2nd FL, Linden, NJ 07036-7212
 517058961 +Alliance One Receivables Management Inc, Po Box 11357, Tacoma, WA 98411-0357
 517058962 +Care Station Medical Group, Po Box 352, Linden, NJ 07036-0352
 517058963 +Care Station Medical Pa, 328 W. St. Georges Avenue, Linden, NJ 07036-5638
 517058966 Care Station Medical, PA, 90 US-22, Springfield, NJ 07081
 517058967 Danny M Monthermoso, 556- 44th Street, first floor, Union City, NJ 07087
 517058968 +Dynamic Recovery Solutions, P.O. Box 25759, Greenville, SC 29616-0759
 517058969 +Emerg Phys Svcs of NJ PA, Po Box 740021, Cincinnati, OH 45274-0021
 517058970 +Equifax, POB 740241, Atlanta, GA 30374-0241
 517058971 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517058973 +HRRG, P.O Box 8486, Pompano Beach, FL 33075-8486
 517058977 +MRI of Woodbridge LLC, Po Box 828393, Philadelphia, PA 19182-8393
 517058976 +Michael Harrison, 3155 State Route 10, Suite 214, Denville, NJ 07834-3430
 517058978 +New Jersey Gross Income Tax, P.O Box 046, Trenton, NJ 08646-0046
 517058979 +New Jersey Perinatal Associates, 1 Clara Maass Dr, Belleville, NJ 07109-3550
 517058981 +Northland Group, P.O.Box 390905, Minneapolis, MN 55439-0905
 517058982 +Overlook Medical Center, Atlantic Health System, Po Box 35611, Newark, NJ 07193-5611
 517058983 +Pioneer Credit Recovery, 26 Edward Street, Arcade, NY 14009-1012
 517058988 +State of New Jersey, Department of taxation, P.O. Box 448, Trenton, NJ 08646-0448
 517058989 +TD Bank, 6137 Bergeline Avenue, West New York, NJ 07093-1520
 517058990 +The Port Authority of NY and NJ, 4 World Trade Center, 150 Greenwich Street, New York, NY 10007-2355
 517058993 Transunion, POB 2000, Crum Lynne, PA 19022
 517058994 +Verizon, P.O Box 4003, Acworth, GA 30101-9004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com Dec 08 2017 22:36:13 Charles M. Forman,
 Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2017 22:35:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 08 2017 22:35:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517058959 EDI: BANKAMER.COM Dec 08 2017 22:23:00 Bank of America, 4161 Piedmont Parkway,
 Greensboro, NC 27410
 517058960 +EDI: CAPITALONE.COM Dec 08 2017 22:23:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517058964 +E-mail/Text: bankruptcy@cvaps.com Dec 08 2017 22:35:35 Cavalry, PO Box 520,
 Valhalla, NY 10595-0520
 517058965 +Fax: 602-659-2196 Dec 08 2017 23:21:39 Chex System, 7805 Hudson Road, suite 100,
 Saint Paul, MN 55125-1703
 517058966 +EDI: RCSFNBMARIN.COM Dec 08 2017 22:23:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 517058972 +EDI: BLUESTEM Dec 08 2017 22:23:00 Fingerhut, 6250 Ridgewood Rd,
 St Cloud, MN 56303-0820
 517058974 +EDI: IRS.COM Dec 08 2017 22:23:00 Internal Revenue Service, P.O. Box 804527,
 Cincinnati, OH 45280-4527
 517058975 +E-mail/Text: masmith@jfkhealth.org Dec 08 2017 22:35:54 JFK Medical Center, Po Box 11913,
 Newark, NJ 07101-4913
 517058980 +E-mail/Text: Jerry.Bogar@conduent.com Dec 08 2017 22:36:24 NJ E- Z Pass,
 Violations Processing Center, 375 McCarter Hwy, Newark, NJ 07114-2562
 517058984 EDI: PRA.COM Dec 08 2017 22:23:00 Portfolio Recovery Assoc, PO Box 12914,
 Norfolk, VA 23541
 517058985 +EDI: RMCB.COM Dec 08 2017 22:23:00 RMCB, Po Box 160, Elmsford, NY 10523-0160
 517058986 +E-mail/Text: bankruptcy@savit.com Dec 08 2017 22:36:17 Savit Coll, Po Box 250,
 East Brunswick, NJ 08816-0250
 517058987 +E-mail/Text: bankruptcy@savit.com Dec 08 2017 22:36:17 Savit Collection Agency,
 PO BOX 250, East Brunswick, NJ 08816-0250
 517058991 EDI: TFSR.COM Dec 08 2017 22:23:00 Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52408
 517058992 EDI: TFSR.COM Dec 08 2017 22:23:00 Toyota Motor Credit Co, Po Box 8026,
 Cedar Rapids, IA 52408

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

at*y +Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 41

Date Rcvd: Dec 08, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com;cforman@iq7technology.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Michelle Labayen on behalf of Debtor Alejandro Acevedo njchapter7@gmail.com,
benitezgiovanna@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6